



Order Filed on March 20, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ABELSON & TRUESDALE, LLC

BY: Steven J. Abelson, Esq..

ID #SA 7987

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P.O. Box 7005

Freehold, New Jersey 07728

(732) 462-4773

Attorney for Debtor

In Re:

In re JANINE BUGGLE

Case No.: 17-20025

Adv. No.:

Hearing Date: March 20, 2018

Judge: Hon. CHRISTINE M. GRAVELLE

**ORDER ENFORCING AUTOMATIC STAY AND DISCHARGE INJUNCTION
AND AWARDING DAMAGES**

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: March 20, 2018

A handwritten signature in black ink, reading "Christine M. Gravelle", written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

CAPTION OF ORDER:

ORDER ENFORCING AUTOMATIC STAY AND DISCHARGE INJUNCTION
AND AWARDING DAMAGES

CASE NUMBER: 17-20025

DATE OF HEARING: 3/20/18

JUDGE: HON. CHRISTINE M. GRAVELLE

THIS MATTER being opened to the Court upon the application of the debtors by their counsel, Steven J. Abelson, Esq., and the Court having reviewed the application of the Debtors and any objections thereto, and for good cause having been shown:

1) The actions of the Creditor CIT Small Business Corp in permitting the offset of the Debtor's post petition tax refund and collecting and retaining same are in violation of 11 U.S.C. § 362(a) and § 524(a)(2).

2) Creditor shall immediately cause the full return of the sum of \$ 8,089.00 to be returned to the Debtors and Debtor's spouse.

3) Damages are hereby imposed pursuant to 11 U.S.C. § 362(k) and § 105 for said actions in the amount of \$ 750. Said sum shall be paid to the Debtor's Attorney within fifteen (15) days.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Janine M Buggle
Debtor

Case No. 17-20025-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db +Janine M Buggle, 40 Scholar Drive, Union Beach, NJ 07735-3034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Andrea Dobin on behalf of Trustee Andrea Dobin adobin@trenklawfirm.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael A. Siravo, IV on behalf of Trustee Andrea Dobin msiravo@trenklawfirm.com
Steven J. Abelson on behalf of Debtor Janine M Buggle sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6